

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: Joseph Dale Baker
Pauline Denise Baker

Case No. 17-28521-DSK

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 2526 Bassfield
Memphis, TN 38133

(2) 2526 Bassfield
Memphis, TN 38133

PLAN PAYMENT:

Debtor(1) shall pay \$ 374.00 (☒ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:

☒ PAYROLL DEDUCTION From: Quality Drivers Solutions OR () DIRECT PAY
2068 Summer Oaks Dr., Ste 104,
Bartlett, TN 38134

Debtor(2) shall pay \$ _____ (☐ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:

☐ PAYROLL DEDUCTION From: _____ OR () DIRECT PAY

1. THIS PLAN [Rule 3015.1 Notice]:

- (A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ YES ☒ NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION ☒ YES ☐ NO
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☐ YES ☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to:
ongoing payment begins _____ \$ _____
Approximate arrearage: _____

5. PRIORITY CLAIMS:

-NONE- Amount _____ \$ _____

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☒ Paid by Trustee to:

Bank of America, N.A. ongoing payment begins January 2018 \$1,095.00
Approximate arrearage: 6,567.42 Interest 0.00 \$110.00

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]	Value of Claim:	Rate of Interest	Monthly Plan Payment:
<u>Cavalry SPV I, LLC</u>	<u>3,040.88</u>	<u>5.25</u>	<u>\$58.00</u>
<u>SN Servicing Corporation</u>	<u>4,920.28</u>	<u>0.00</u>	<u>\$106.00</u>
<u>Countryside Lake Homeowners Association,</u>	<u>441.60</u>	<u>5.25</u>	<u>\$9.00</u>

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)]

-NONE-

Value of Collateral:

0.00

Rate of Interest

0.00

Monthly Plan Payment:

0.00**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:**-NONE-

Collateral: _____

10. SPECIAL CLASS UNSECURED CLAIMS:

	Amount:	Rate of Interest	Monthly Plan Payment:
<u>General Sessions Criminal Ct (Class 1)</u>	<u>467.22</u>	<u>0.00</u>	<u>\$94.00</u>

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

<u>Independent Bank</u>	<input checked="" type="checkbox"/>	Not provided for	OR	<input type="checkbox"/>	General unsecured creditor
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12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):-NONE-**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$23,221.00****15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**☐

_____, %, OR,

☒

THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:None☐

Assumes

OR ☐

Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):**

Independent Bank: Debt will be paid outside of the plan as per court order. (Case No. 14-30935-JDL)

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19./s/ B. David SweeneyDate 09/19/2017B. David Sweeney TN BPR # 012821

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)